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Notice of Allowability	Application No.	Applicant(s)
	10/726,754	WITHERSPOON, GLENN STEVEN
	Examiner Uyen-Chau N. Le	Art Unit 2876

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address--

All claims being allowable, PROSECUTION ON THE MERITS IS (OR REMAINS) CLOSED in this application. If not included herewith (or previously mailed), a Notice of Allowance (PTOL-85) or other appropriate communication will be mailed in due course. **THIS NOTICE OF ALLOWABILITY IS NOT A GRANT OF PATENT RIGHTS.** This application is subject to withdrawal from issue at the initiative of the Office or upon petition by the applicant. See 37 CFR 1.313 and MPEP 1308.

1.  This communication is responsive to 12/05/05.
2.  The allowed claim(s) is/are 2-6,8-12 and 21-25.
3.  Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
  - a)  All
  - b)  Some\*
  - c)  None
  1.  Certified copies of the priority documents have been received.
  2.  Certified copies of the priority documents have been received in Application No. \_\_\_\_\_.
  3.  Copies of the certified copies of the priority documents have been received in this national stage application from the International Bureau (PCT Rule 17.2(a)).

\* Certified copies not received: \_\_\_\_\_.

Applicant has THREE MONTHS FROM THE "MAILING DATE" of this communication to file a reply complying with the requirements noted below. Failure to timely comply will result in ABANDONMENT of this application.  
**THIS THREE-MONTH PERIOD IS NOT EXTENDABLE.**

4.  A SUBSTITUTE OATH OR DECLARATION must be submitted. Note the attached EXAMINER'S AMENDMENT or NOTICE OF INFORMAL PATENT APPLICATION (PTO-152) which gives reason(s) why the oath or declaration is deficient.
5.  CORRECTED DRAWINGS ( as "replacement sheets") must be submitted.
  - (a)  including changes required by the Notice of Draftsperson's Patent Drawing Review ( PTO-948) attached
    - 1)  hereto or 2)  to Paper No./Mail Date \_\_\_\_\_.
  - (b)  including changes required by the attached Examiner's Amendment / Comment or in the Office action of Paper No./Mail Date \_\_\_\_\_.

Identifying indicia such as the application number (see 37 CFR 1.84(c)) should be written on the drawings in the front (not the back) of each sheet. Replacement sheet(s) should be labeled as such in the header according to 37 CFR 1.121(d).
6.  DEPOSIT OF and/or INFORMATION about the deposit of BIOLOGICAL MATERIAL must be submitted. Note the attached Examiner's comment regarding REQUIREMENT FOR THE DEPOSIT OF BIOLOGICAL MATERIAL.

**Attachment(s)**

1.  Notice of References Cited (PTO-892)
2.  Notice of Draftsperson's Patent Drawing Review (PTO-948)
3.  Information Disclosure Statements (PTO-1449 or PTO/SB/08),  
Paper No./Mail Date \_\_\_\_\_
4.  Examiner's Comment Regarding Requirement for Deposit  
of Biological Material
5.  Notice of Informal Patent Application (PTO-152)
6.  Interview Summary (PTO-413),  
Paper No./Mail Date 12905.
7.  Examiner's Amendment/Comment
8.  Examiner's Statement of Reasons for Allowance
9.  Other \_\_\_\_\_.

**EXAMINER'S AMENDMENT**

***Prelim. Amdt/Amendment***

1. Receipt is acknowledged of the Amendment filed 05 December 2005.
2. An examiner's amendment to the record appears below. Should the changes and/or additions be unacceptable to applicant, an amendment may be filed as provided by 37 CFR 1.312. To ensure consideration of such an amendment, it MUST be submitted no later than the payment of the issue fee.

Authorization for this examiner's amendment was given in a telephone interview with Mr. Haughey on 12 December 2005 in order to place the instant application in the proper form for an allowance (i.e., to have proper support) by substituting "a user" with -- said user -- in claims 2, 12, and 25.

The application has been amended as follows:

**IN THE CLAIMS:**

Re claim 2, line 27: Substitute "a user" with -- said user --.

Re claim 5, line 5: Substitute "a user" with -- said user --.

Re claim 12, line 5: Substitute "a user" with -- said user --.

Re claim 12, line 24: Substitute "a user" with -- said user --.

Re claim 12, line 34: Substitute "a user" with -- said user --.

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Re claim 25, line 10: Substitute "a user" with -- said user --.

Re claim 25, line 29: Substitute "a user" with -- said user --.

Re claim 25, line 39: Substitute "a user" with -- said user --.

***Allowable Subject Matter***

3. Claims 2-6, 8-12 and 21-25 are allowed.

4. The following is an examiner's statement of reasons for allowance:

Applicant's arguments, see pages 9-11, filed 05 December 2005, with respect to claims 2, 12 and 25 have been fully considered and are persuasive.

The prior art of records to and all other cited references, taken alone or in combination, fails to teach or fairly suggest the specific structure or the method for reconciling a financial account of a user from a portable electronic account register device comprising, among other things, separate fields for proposed matches and unmatched as recited in claim 2; presenting to the user a first group of transactions on the user list, but not on the financial institution list and presenting to the user a second group of transactions on the financial institution list but not on the user list as recited in claim 12; and providing a drop down list of preferred payees in a description field of a display on the portable electronic account register; populating a transaction number field

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of the display with a next sequential transaction number; allowing the user to override the next sequential transaction number; and display a balance of cleared items on a cleared balance display after download as recited in claim 25.

Any comments considered necessary by applicant must be submitted no later than the payment of the issue fee and, to avoid processing delays, should preferably accompany the issue fee. Such submissions should be clearly labeled "Comments on Statement of Reasons for Allowance."

***Conclusion***

Any inquiry concerning this communication or earlier communications from the examiner should be directed to Uyen-Chau N. Le whose telephone number is 571-272-2397. The examiner can normally be reached on First Monday 5:30AM-1:30PM and Tues-Fri 5:30AM-3PM.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Michael G. Lee can be reached on 571-272-2398. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

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Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free).



Uyen-Chau N. Le  
Examiner  
Art Unit 2876

December 8, 2005